

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) _____

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Jose

First name

Middle name

Ramirez

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-7033

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

Include trade names and doing business as names

☒ I have not used any business name or EINs.

Business name(s)

EIN

About Debtor 2 (Spouse Only in a Joint Case):

☐ I have not used any business name or EINs.

Business name(s)

EIN

5. Where you live

4408 N Mozart Apt 3
Chicago, IL 60625

Number, Street, City, State & ZIP Code

Cook

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

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- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Jose Ramirez**Jose Ramirez**

Signature of Debtor 1

Signature of Debtor 2

Executed on **July 24, 2020**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 **Jose Ramirez**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Andres Ybarra

Signature of Attorney for Debtor

Date

July 24, 2020

MM / DD / YYYY

Andres Ybarra

Printed name

Consumer Law Group, LLC

Firm name

6232 N. Pulaski, Suite 200

Chicago, IL 60646

Number, Street, City, State & ZIP Code

Contact phone **773-945-0358**

Email address

aybarra@consumerlaw.com

6298009 IL

Bar number & State

Fill in this information to identify your case:

Debtor 1 **Jose Ramirez**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	0.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	4,752.00
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	4,752.00

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	7,949.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$	12,193.00
Your total liabilities		\$ 20,142.00

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$	3,600.00
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$	3,500.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 Jose Ramirez

Case number (if known) _____

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 0.00

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on <i>Schedule E/F</i> , copy the following:		Total claim
9a. Domestic support obligations (Copy line 6a.)	\$	<u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	<u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	<u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$	<u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	<u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	<u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$	<u>0.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	Jose Ramirez		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make: **Volvo**

Model: **C60**

Year: **2007**

Approximate mileage: **130000**

Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$2,432.00

\$2,432.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
- ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$2,432.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.....**Sofa, dining table with 2 chairs****\$70.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....**23 inch tv****\$100.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**All Season****\$150.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$320.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the
portion you own?
Do not deduct secured**

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. **Checking****TCF****\$2,000.00****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles*Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died*If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$2,000.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*

- ☒ No
- ☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here**\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2		\$0.00
56. Part 2: Total vehicles, line 5	\$2,432.00	
57. Part 3: Total personal and household items, line 15	\$320.00	
58. Part 4: Total financial assets, line 36	\$2,000.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$4,752.00	Copy personal property total \$4,752.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$4,752.00

Fill in this information to identify your case:

Debtor 1	Jose Ramirez		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Sofa, dining table with 2 chairs Line from <i>Schedule A/B</i> : 6.1	\$70.00	<input checked="" type="checkbox"/> \$70.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
23 inch tv Line from <i>Schedule A/B</i> : 7.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
All Season Line from <i>Schedule A/B</i> : 11.1	\$150.00	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Checking: TCF Line from <i>Schedule A/B</i> : 17.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 **Jose Ramirez**

Case number (if known)

Fill in this information to identify your case:

Debtor 1	Jose Ramirez		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1 Nationwide Cac Llc <small>Creditor's Name</small> 10255 W Higgins Rd Rosemont, IL 60018 <small>Number, Street, City, State & Zip Code</small>	\$5,428.00 2007 Volvo C60 130000 miles As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$2,432.00	\$2,996.00

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **Opened 11/29/16**
Last Active 05/20

Last 4 digits of account number **5863**

2.2

Nationwide Loans Llc

Creditor's Name

10255 W Higgins Rd
Rosemont, IL 60018

Number, Street, City, State & Zip Code

Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Opened
9/04/19
Last Active
05/20

Date debt was incurred

Describe the property that secures the claim:

Secured

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed
Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

\$2,521.00

Unknown

Unknown

Last 4 digits of account number 5549

Add the dollar value of your entries in Column A on this page. Write that number here:	\$7,949.00
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	\$7,949.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	Jose Ramirez		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

- ☒ No. Go to Part 2.
- ☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	Comenity Bkl/Ulta Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 5152 When was the debt incurred? Opened 03/19 Last Active 06/20 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Charge Account	\$1,077.00

Debtor 1 **Jose Ramirez**

Case number (if known)

4.2

Credit Collection Services

Nonpriority Creditor's Name

Attn: Bankruptcy

Po Box 773

Needham, MA 02494

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **6572**

\$50.00

When was the debt incurred? **Opened 6/07/19 Last Active 01/18**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Medical Debt Quest Diagnostics Incorporat**

4.3

Lendify Financial LLC

Nonpriority Creditor's Name

333 Bush Street, Ste 1700

San Francisco, CA 94104

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **7105**

\$1,460.00

When was the debt incurred? **Opened 12/19 Last Active 2/12/20**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Unsecured**

4.4

Macy's

Nonpriority Creditor's Name

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$1,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify

4.5

nicor gas

Nonpriority Creditor's Name

Last 4 digits of account number

\$500.00

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt****Is the claim subject to offset?**

- ☒ No
- ☐ Yes

When was the debt incurred?**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.6

OneMain Financial

Nonpriority Creditor's Name

Attn: Bankruptcy**Po Box 3251****Evansville, IN 47731**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt****Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

0655**\$7,257.00****When was the debt incurred?****Opened 10/19 Last Active 5/29/20****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Unsecured**

4.7

Portfolio Recovery

Nonpriority Creditor's Name

Attn: Bankruptcy**120 Corporate Blvd****Norfolk, VA 23502**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt****Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number

4520**\$849.00****When was the debt incurred?****Opened 08/19 Last Active 12/17****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Factoring Company Account Mid America Bank Trust Compa**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a.	\$	<div>0.00</div>
	6b. Taxes and certain other debts you owe the government	6b.	\$	<div>0.00</div>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	<div>0.00</div>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	<div>0.00</div>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$	<div>0.00</div>
Total claims from Part 2	6f. Student loans	6f.	\$	<div>0.00</div>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	<div>0.00</div>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	<div>0.00</div>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	<div>12,193.00</div>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$	<div>12,193.00</div>

Fill in this information to identify your case:

Debtor 1	Jose Ramirez		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
Name, Number, Street, City, State and ZIP Code	
2.1	
Name	
Number Street	
City State ZIP Code	
2.2	
Name	
Number Street	
City State ZIP Code	
2.3	
Name	
Number Street	
City State ZIP Code	
2.4	
Name	
Number Street	
City State ZIP Code	
2.5	
Name	
Number Street	
City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	Jose Ramirez		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

Number
City

Street

State

ZIP Code

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2

Name

Number
City

Street

State

ZIP Code

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Jose Ramirez

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☐ Employed
- ☒ Not employed

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ N/A
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ N/A

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 0.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify:	5h.+ \$ 0.00	\$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 3,600.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify:	8h.+ \$ 0.00	\$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 3,600.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,600.00 + \$ N/A = \$ 3,600.00	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 3,600.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Jose Ramirez

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 750.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	100.00
6b. Water, sewer, garbage collection	6b. \$	40.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	310.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	700.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	100.00
10. Personal care products and services	10. \$	60.00
11. Medical and dental expenses	11. \$	60.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	230.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	45.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	120.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	510.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
19. Other payments you make to support others who do not live with you.	\$	475.00
Specify: Support for Mother	19.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____	21. +\$	0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	3,500.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	3,500.00
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	3,600.00
23b. Copy your monthly expenses from line 22c above.	23b. -\$	3,500.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	100.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1 Jose Ramirez
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Jose Ramirez
Jose Ramirez
Signature of Debtor 1

Date July 24, 2020

X _____
Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 **Jose Ramirez**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number
(if known)

☐ Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy****4/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:**Dates Debtor 1
lived there****Debtor 2 Prior Address:****Dates Debtor 2
lived there****3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1**Sources of income**
Check all that apply.**Gross income**
(before deductions and
exclusions)**Debtor 2****Sources of income**
Check all that apply.**Gross income**
(before deductions
and exclusions)

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
- ☐ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income	Gross income from each source	Sources of income	Gross income
Describe below.		Describe below.	
	(before deductions and exclusions)		(before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
- ☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
- ☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
---------------------------	--------------------	-----------------	--------------------

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	--	------	-----------------------

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☐ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☐ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value
---	--------------------	--------------------------	-------

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
--	-------------------------------	-----------------------	-------

Part 6: List Certain Losses**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- ☐ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
--	---	-------------------	------------------------

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☐ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

- ☐ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
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19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☐ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
--	--	-----------------------	-------

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☐ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	---	--------------------	--------------------

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name
Address
(Number, Street, City, State and ZIP Code)

Describe the nature of the business
Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.
Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Name
Address
(Number, Street, City, State and ZIP Code)

Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Jose Ramirez

Jose Ramirez
Signature of Debtor 1

Signature of Debtor 2

Date July 24, 2020

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
- ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 **Jose Ramirez**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number
(if known)

☐ Check if this is an amended filing

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Nationwide Cac Llc	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 2007 Volvo C60 130000 miles		
Creditor's name: Nationwide Loans Llc	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: Secured		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
--	----------------------------

Debtor 1 **Jose Ramirez**

Case number (if known)

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Lessor's name:
Description of leased
Property:

☐ No

☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Jose Ramirez
Jose Ramirez
Signature of Debtor 1

X _____
Signature of Debtor 2

Date July 24, 2020

Date _____

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial
difficulty preventing them from paying their debts
and who are willing to allow their nonexempt
property to be used to pay their creditors. The
primary purpose of filing under chapter 7 is to have
your debts discharged. The bankruptcy discharge
relieves you after bankruptcy from having to pay
many of your pre-bankruptcy debts. Exceptions exist
for particular debts, and liens on property may still
be enforced after discharge. For example, a creditor
may have the right to foreclose a home mortgage or
repossess an automobile.

However, if the court finds that you have committed
certain kinds of improper conduct described in the
Bankruptcy Code, the court may deny your
discharge.

You should know that even if you file chapter 7 and
you receive a discharge, some debts are not
discharged under the law. Therefore, you may still
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court
Northern District of Illinois

In re **Jose Ramirez**

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>2,000.00</u>
Prior to the filing of this statement I have received	\$	<u>2,000.00</u>
Balance Due	\$	<u>0.00</u>

2. \$ **335.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. [Other provisions as needed]
- Exemption planning; preparation and filing of reaffirmation agreements and applications as needed.**
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding; and preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

July 24, 2020

Date

/s/ Andres Ybarra**Andres Ybarra**

Signature of Attorney

Consumer Law Group, LLC**6232 N. Pulaski, Suite 200****Chicago, IL 60646****773-945-0358 Fax: 888-270-8983****aybarra@consumerlaw.com**

Name of law firm

ACUERDO DE REPRESENTACIÓN DE BANCARROTA

Este **Acuerdo de representación de bancarrota** ("Acuerdo") está hecho esto May 04, 2020 por y entre Consumer Law Group, LLC, una compañía de responsabilidad limitada de Illinois ("CLG") con su lugar principal de negocios en 6232 N. Pulaski Rd., Suite 200, Chicago, IL 60646, Jose Ramirez ("Cliente") para fines de representación legal y presentación de quiebra bajo el Código de Estados Unidos.

1. CONDICIONES IMPORTANTES: ¡DETÉNGASE Y LEA ESTE PÁRRAFO IMPORTANTE! POR FAVOR, TENGA EN CUENTA QUE, COMO CONDICIÓN DE ESTE ACUERDO, SU CASO NO SERÁ PRESENTADO HASTA QUE TODOS LOS HONORARIOS SE PAGAN POR COMPLETO. LA FALTA DE PAGO DE LAS CUOTAS RESULTARÁ EN LA CANCELACIÓN Y / O SUSPENSIÓN DE SU ARCHIVO Y PUEDE IMPACTAR SU ASUNTO LEGAL. ES IMPORTANTE QUE TODOS LOS PAGOS PROGRAMADOS SE HAGAN EN LA FECHA DEBIDO A LA PREVENCIÓN DE LOS HONORARIOS TARDÍOS Y LA SUSPENSIÓN Y / O LA CANCELACIÓN DE ESTE ACUERDO. ESTE ACUERDO NO TENDRÁ EFECTO, Y CLG NO TENDRÁ NINGUNA OBLIGACIÓN DE PROPORCIONAR NINGÚN SERVICIO LEGAL HASTA QUE EL CLIENTE PAGUE TODOS LOS TASOS POR COMPLETO. CLG NO HACE NINGUNA DECLARACIÓN DE RESULTADO POSITIVO NI GARANTIZA EL RESULTADO DESEADO POR EL CLIENTE. EL CLIENTE ENTIENDE QUE ESTE ACUERDO NO SE HACE ENTRE EL CLIENTE Y UN ABOGADO ESPECÍFICO: CLG ES UNA EMPRESA DEL GRUPO Y CUALQUIER ABOGADO EMPLEADO POR CLG PUEDE TRABAJAR EN CUESTIÓN JURÍDICA DEL CLIENTE EN CUALQUIER MOMENTO.

El cliente entiende que en caso de inconsistencias entre este Acuerdo y el Tribunal de Bancarrota de los Estados Unidos **Acuerdo de retención aprobado por el tribunal** ("CARA" que se incorpora aquí por referencia), CARA gobierna si el cliente archivó para el alivio del Capítulo 13.

2. 11 USC §527 (a) DIVULGACIÓN DE LA AGENCIA DE RESERVA DE DEUDA: CLG es una "agencia de alivio de deuda" según el significado de 11 USC §101 (12). El Cliente acepta retener CLG para representar al Cliente en relación con un caso de bancarrota que puede presentarse en nombre del Cliente. El cliente comprende y reconoce completamente lo siguiente:

- a. El Cliente ha recibido una copia de un Acuerdo escrito que detalla todas las tarifas cobradas por representar al Cliente en un caso de bancarrota, los servicios incluidos y un aviso de los derechos y obligaciones del Cliente;
- b. El cliente debe proporcionar a CLG información completa, veraz y precisa detallada en la lista de verificación del documento;
- c. Todos los bienes del Cliente (ya sea en posesión del Cliente o no), activos y pasivos (deudas) deben ser revelados de manera completa y precisa;
- d. El cliente debe divulgar el valor de reposición de cada activo como se define en 11 USC §506 cuando se le solicite después de haber realizado una investigación razonable para establecer dicho valor;

- e. El cliente debe revelar de manera completa y precisa todos los ingresos mensuales actuales y todos los gastos de vida reales. Si el Cliente presenta un caso del Capítulo 13, el Cliente debe divulgar con precisión todo el ingreso disponible (de acuerdo con 11 USC §707 (b) (2)); y
- f. El Cliente comprende que toda la información provista durante el caso del Cliente puede estar sujeta a auditoría y que el hecho de no proporcionar dicha información puede resultar en el rechazo del caso del Cliente u otra sanción, incluidas sanciones penales.

3. ALCANCE DE LA REPRESENTACIÓN: El cliente contrata a CLG para los siguientes propósitos:

- a. asesorar al Cliente sobre las opciones de Bancarrota del Cliente basadas en un análisis de la información proporcionada a CLG por el Cliente;
- b. informar al Cliente sobre las consecuencias y los deberes relacionados con la presentación de una quiebra según el Capítulo 7 y el Capítulo 13;
- c. obtener y revisar la información necesaria para analizar el caso del Cliente (por ejemplo, un informe de crédito);
- d. redactar y archivar una petición, horarios, declaraciones y cualquier otra forma requerida por 11 USC §101, et. al., y la Ley de Prevención del Abuso de Bancarrota y Protección al Consumidor de 2005;
- e. Cliente acompañante en la reunión de acreedores del §341 del Cliente;
- f. asesorar al cliente sobre cualquier posible acuerdo de reafirmación; y
- g. manejando las comunicaciones del acreedor del cliente durante la duración del caso de bancarrota.

A menos que se establezca expresamente lo contrario en este Acuerdo, la representación no incluye ninguna apelación, procedimiento adversarial, manejo de llamadas de abogados en asuntos no relacionados con la Bancarrota, representación del cliente en otros casos legales (ej. ***defensa de juicios colectivos contra clientes***) o cualquier otro servicio no especificado en este Acuerdo.

CLG no puede garantizar que todas las deudas del Cliente se descarguen. CLG ha explicado que si una deuda puede ser descargada se basa en la ley y los hechos. CLG solo puede hacer una predicción educada basada en la ley actual y los hechos proporcionados por el Cliente. El cliente es responsable de proporcionar datos completos, fechas e información veraz a CLG.

Uno de los principales propósitos de la quiebra es liquidar ciertas deudas para dar a un deudor individual honesto un "nuevo comienzo". En un caso del Capítulo 7, la aprobación de la gestión solo está disponible para deudores individuales, no para asociaciones o corporaciones según 11 USC § 727 (a) (1). Aunque un caso de bancarrota usualmente resulta en la cancelación de deudas, no se garantiza el despido, y algunos tipos de deudas no se pueden cancelar. Además, una descarga de bancarrota no extingue la propiedad de gravámenes. El cliente entiende que para fines de quiebra, activos **puede no estar completamente protegido**. El Fideicomisario de quiebras puede realizar una valoración independiente de cualquier activo. El cliente puede desear explorar otras opciones disponibles para el Cliente antes de decidir declararse en bancarrota. El cliente ha elegido voluntariamente perseguir la

bancarrota sin importar los riesgos potenciales asociados con hacerlo. El cliente entiende y ha sido informado por CLG de todos los derechos y aspectos de lo anterior.

El cliente le otorga a CLG un poder limitado para obtener y revisar la información necesaria para el caso de quiebra de Cliente, como un informe de crédito y una valuación automatizada de bienes inmuebles. CLG obtendrá y utilizará esta información únicamente a los fines del caso de bancarrota del Cliente. Este Poder limitado vencerá en el último de los siguientes eventos: despido, despido o el final de la representación de CLG del Cliente para los servicios según lo dispuesto en este documento.

4. HONORARIOS: el Cliente acepta pagar un Honorario de Compromiso que es Fijo, de Tarifa Fija y con vencimiento inmediato después de la ejecución de este Contrato, o como se establece en la Autorización de Pago firmada por el Cliente que se incorpora aquí como referencia.

chapter_7 fijo, tarifa fija: \$ 2335.00.

El cliente también acepta pagar un **Cuota de presentación de la corte, que no está incluida en la tarifa de participación**. El cliente autoriza **Cargo por informe de crédito** y **Valuación automatizada de bienes inmuebles** **Tarifa**, si corresponde.

	Costo
Capítulo 7 Cuota de presentación de la corte:	\$ 335.00
Capítulo 13 Cuota de presentación de la corte:	\$ 310.00
Cargo por informe de crédito (deudor de presentación única):	\$ 33.00
Cuota de informe de crédito (deudores conjuntos):	\$ 53.00
Cargo automatizado de valuación de bienes inmuebles:	\$ 17.00

Además, el Cliente entiende que CLG no presentará la solicitud de quiebra hasta que se hayan pagado todas las tarifas en su totalidad. Si el Cliente contrata un Capítulo 13 y luego elige convertirlo en Capítulo 7, el Cliente acepta pagar el saldo acordado para el Capítulo 13 antes de la conversión.

INCLUIDO EN LA CUOTA DE COMPROMISO ES UNA CUOTA DE PROCESAMIENTO NO REEMBOLSABLE DE \$500.00. EL HONORARIO DE PROCESAMIENTO INCLUYE LOS SERVICIOS PRESENTADOS AL CLIENTE DESPUÉS DE LA INTRODUCCIÓN DE ESTE ACUERDO, COMO PROCESAR E INGRESAR DATOS E INFORMACIÓN EN LOS REGISTROS ELECTRÓNICOS DE CLG Y PARA CREAR / ABRIR / RASTREAR UN ARCHIVO FÍSICO. ADEMÁS, SI SE CREA LA PETICIÓN, NO SE EMITIRÁ NINGÚN REEMBOLSO.

AVISO: los costos por proveedor están sujetos a cambios sin previo aviso. Si los costos cambian, CLG hará todos los esfuerzos posibles para retener el precio total original para evitar inconvenientes al cliente. Las

oficinas de informes de crédito tienen prohibido incluir los nombres de los proveedores médicos en los informes de crédito. Por lo tanto, el cliente no puede esperar obtener un informe de crédito para obtener los nombres de proveedores médicos. Sin embargo, la oficina de informes de crédito puede enumerar un agente de cobranza. El CLIENTE debe comunicarse directamente con el agente de cobranza para obtener la información de los proveedores. CLG no es responsable de ninguna omisión de dichos acreedores o los costos involucrados en agregar acreedores o enmendar una petición de bancarrota como resultado de los problemas descritos anteriormente.

5. CANTIDADES DEBIDAS: El Cliente entiende que, en el caso de que se pierda un pago mensual y / o se adeude cualquier pago pendiente que se haya contraído en cualquier Acuerdo entre CLG y el Cliente. CLG puede solicitar al Tribunal que retire como el abogado registrado y / o suspenda los servicios al Cliente según lo estipulado en este o en cualquier Acuerdo entre el Cliente y CLG. **EL INCUMPLIMIENTO DE CUALQUIER PAGO POR PARTE DEL CLIENTE ES UNA INFRACCIÓN DE ESTE ACUERDO Y SERÁ MOTIVO PARA QUE CLG SE RETIRE DEL CASO DEL CLIENTE Y PARA CANCELAR LOS SERVICIOS LEGALES DEL CLIENTE. ES IMPORTANTE QUE TODAS LAS TARIFAS SE PAGAN OPORTUNAMENTE PARA EVITAR LA RETIRADA DE CLG DEL CASO DEL CLIENTE Y PARA PREVENIR LA CANCELACIÓN DE ESTE ACUERDO.**

6. CUOTA DE FONDOS NO SUFICIENTES: El cliente debe pagar CLG a **Tarifa de \$ 25.00 por pago atrasado** por una devolución de fondos insuficiente en una tarjeta de crédito, y **\$ 45.00 por una devolución de fondos insuficiente** en un E-Check.

7. DEBERES Y COMUNICACIÓN DEL CLIENTE: El cliente debe ser sincero con CLG en todo momento. El hecho de que el Cliente no sea sincero con CLG tendrá un impacto adverso en el resultado del Caso del Cliente y, a exclusivo y absoluto criterio de CLG, puede resultar en la terminación inmediata de este Acuerdo. El cliente también debe cooperar completamente con CLG, proporcionar toda la documentación o información necesaria solicitada por CLG, informar a CLG de cualquier avance o hecho que pueda obstaculizar o adelantar el caso del cliente, cumplir con este Acuerdo, pagar todas las tarifas oportunamente y mantener el CLG asesorado de la dirección actual, el número de teléfono y el paradero del Cliente. Muchas de las comunicaciones de CLG con el Cliente se realizarán a través de mensajes de texto, debido a la velocidad y eficiencia de los mensajes de texto. El cliente acepta completar rápidamente todos los descubrimientos solicitados. El Cliente acepta proporcionar a CLG una dirección válida de correo electrónico a la que el Cliente pueda acceder diariamente (si el Cliente tiene una dirección de correo electrónico) y el Cliente revisará su correo electrónico a diario. El cliente debe realizar total, completa y oportunamente todas las tareas del Cliente especificadas en este documento. El cliente debe compartir todas las comunicaciones, incluidas aquellas con la parte contraria, con CLG al recibirlas. Si cualquier otro abogado intenta comunicarse con el Cliente, el Cliente debe informar al otro abogado que el Cliente retuvo CLG, y el Cliente debe solicitar que todas las comunicaciones futuras se envíen a CLG. El cliente autoriza a CLG a negociar en nombre del cliente. Si el Cliente y la Parte Adversa llegan a un acuerdo fuera de los procedimientos legales, el Cliente debe informar a CLG con prontitud. Cualquier formulario o aviso de cualquier naturaleza que se cargue en el

Portal CLG Client se considerará entregado al cliente. Es responsabilidad única y absoluta del Cliente revisar cualquier documento cargado en el Portal del Cliente.

8. DESCARGAS Y RETIRADA: El cliente puede descargar CLG en cualquier momento por cualquier motivo. CLG puede retirarse de la representación del Cliente por una buena causa. Una buena causa incluye, pero no se limita a, incumplimiento de este Acuerdo por parte del Cliente, incumplimiento de pago, negativa a cooperar con CLG, negativa a seguir los consejos de CLG o no proporcionar la documentación o la información solicitada para procesar el Caso del Cliente, cualquier acción o una conducta que resulte en la incapacidad de CLG para representar efectivamente al Cliente, o cualquier hecho o circunstancia que haga que la representación continua de CLG sea ilegal o poco ética.

El Cliente es responsable de todos los honorarios y costos no pagados que resulten de la representación del Cliente de CLG en este asunto, independientemente de si el Caso del Cliente se ha resuelto o completado. Después de que la representación de CLG del Cliente concluya, CLG, a petición del Cliente, entregará el archivo y los bienes del Cliente en posesión de CLG si el Cliente ha pagado CLG en su totalidad por todos los servicios prestados al Cliente. CLG puede retener un gravamen en el archivo del Cliente por cualquier tarifa o costo impago, siempre que dichos honorarios o costos no se hayan pagado.

9. DURACIÓN DE LA REPRESENTACIÓN: El cliente acepta contratar a CLG para proporcionar servicios legales asociados con el caso del cliente como se especifica anteriormente, y La representación del cliente terminará con la entrada de juicio y sentencia, o después de un despido, o después de un veredicto de no culpable. Al finalizar la representación, CLG y el Cliente pueden discutir cualquier posible opción para una representación adicional. Si el Cliente desea contratar a CLG para cualquier servicio no especificado en este documento, el Cliente debe ejecutar un Acuerdo nuevo y separado con CLG.

10. ACUERDO COMPLETO: Este Acuerdo es el acuerdo completo entre CLG y el Cliente. Ningún otro acuerdo, declaración, garantía o promesa, ya sea escrita u oral, realizada en o antes de la fecha de este Acuerdo es vinculante para el Cliente o CLG.

11. SEPARABILIDAD EN CASO DE INVALIDEZ PARCIAL Si alguna disposición de este Acuerdo es inaplicable, en todo o en parte, por cualquier razón, el resto de esa disposición y el Acuerdo serán divisibles y permanecerán vigentes.

12. MODIFICACIÓN POR ACUERDO POSTERIOR: Este Acuerdo solo puede ser modificado por acuerdo posterior de las Partes por escrito y firmado por ambas Partes.

13. LEY QUE RIGE: Este acuerdo se rige por el estado de Illinois sin tener en cuenta los principios de conflicto de leyes. El cliente acepta y consiente la jurisdicción en el Condado de Cook Illinois y lo envía al lugar estatal o federal correspondiente allí. Cualquier controversia o reclamo que surja del incumplimiento de este Acuerdo por parte de CLG o el Cliente debe resolverse mediante arbitraje según se establece a continuación.

14. ACUERDO PARA HACER NEGOCIOS ELECTRÓNICAMENTE: El Cliente acepta que CLG puede almacenar y enviar, y el Cliente recibirá, a expensas del Cliente, en formato electrónico, todos los documentos y comunicaciones de CLG. El Cliente acepta que CLG pueda proporcionar todas las divulgaciones, correspondencia, cifras de liquidación y todos los demás documentos y evidencia de transacciones electrónicamente, lo que incluye expresamente la comunicación de mensajes de texto. Todas las comunicaciones electrónicas se considerarán válidas y auténticas, y el Cliente acepta que esas comunicaciones electrónicas tendrán el mismo efecto legal que las comunicaciones escritas y firmadas. El consentimiento del cliente puede ser retirado en cualquier momento luego de que CLG reciba dicho retiro. El cliente reconoce y acepta que internet se considera intrínsecamente no seguro. El Cliente acepta que CLG no tiene ninguna responsabilidad para con el Cliente por cualquier pérdida, reclamo o daños que surjan o estén relacionados con las respuestas de CLG a cualquier comunicación electrónica. En todo momento, el Cliente debe asegurarse de que el Cliente pueda recibir comunicaciones electrónicas y acceder a dichas comunicaciones de forma regular y diligente. El cliente acepta las comunicaciones de CLG a través de correo electrónico, mensaje de texto o grabación automatizada. CLG no será responsable de ninguna tarifa relacionada por dichas comunicaciones.

15. ARBITRAJE DE DISPUTA: ESTA SECCIÓN OFRECE INFORMACIÓN IMPORTANTE SOBRE EL ARBITRAJE VINCULANTE. A MENOS QUE EL CLIENTE RESULTE FUERA DE ESTE ACUERDO DE ARBITRAJE AL DEJAR CLAR SABER POR ESCRITO DENTRO DE LOS CATORCE DÍAS DESPUÉS DE LA FECHA DE ESTE ACUERDO, EL CLIENTE Y CLG ESTARÁN OBLIGADOS POR ESTE ACUERDO VINCULANTE A ARBITRAR CUALQUIER RECLAMACIÓN Y DEJAR TODOS LOS DERECHOS A SOLICITAR EL ALIVIO EN LOS TRIBUNALES, EXCEPTO POR LO DISPUESTO EN ESTE DOCUMENTO, PARA HACER CUMPLIR CUALQUIER OTORGAMIENTO DE ARBITRAJE. En la medida permitida por la ley, CLG y el Cliente renuncian a cualquier derecho de perseguir disputas en toda la clase: es decir, unirse a un reclamo con el reclamo de cualquier otra persona o entidad, o hacer valer un reclamo en calidad de representante en nombre de cualquier persona en cualquier demanda, arbitraje u otro procedimiento. En la medida permitida por la ley, CLG y el Cliente renuncian a cualquier derecho a juicio por jurado en cualquier demanda u otro procedimiento similar. En caso de cualquier controversia, reclamo o disputa entre las partes que surja de o esté relacionada con este acuerdo o el incumplimiento, terminación, cumplimiento, interpretación o validez de la misma, incluida la terminación del alcance o la aplicabilidad de este acuerdo para arbitrar, se determinará por arbitraje vinculante en el condado de Cook, Illinois o en el condado y estado en el que resida, de acuerdo con las leyes del estado de Illinois (sin tener en cuenta los conflictos de cuestiones legales) para los acuerdos que se realizarán y se realizarán en Illinois. Las partes acuerdan que el arbitraje será administrado por la Asociación Americana de Arbitraje ("AAA") de conformidad con su norma y procedimientos, y que el árbitro será neutral e independiente y

cumplirá con el código de ética de la AAA. El laudo otorgado por el árbitro será definitivo y no estará sujeto a vacaciones o modificaciones. La sentencia sobre el laudo dictada por el árbitro puede ser presentada en cualquier tribunal que tenga jurisdicción sobre las partes. Si cualquiera de las partes no cumple con la adjudicación del árbitro, la parte lesionada puede solicitar al tribunal de circuito la ejecución. Las partes acuerdan que cualquiera de las partes puede presentar demandas contra el otro solo en su capacidad individual y no como demandante o miembro de la clase en ningún supuesto tribunal o procedimiento representativo. Además, las partes acuerdan que el árbitro no puede consolidar los procedimientos de más de una persona y no puede presidir ninguna forma de representación o procedimiento de clase. Las partes compartirán los costos del arbitraje (no los honorarios de abogados) por igual. Si la participación del costo (no honorarios) del Cliente es superior a \$ 4,000.00 (cuatro mil dólares), CLG pagará la parte razonable de los costos del Cliente que exceda ese monto. Si el cliente no puede proceder con el arbitraje, impugna sin éxito la adjudicación del árbitro o no cumple con la adjudicación del árbitro, CLG tiene derecho a los costos de la demanda, incluida una tarifa de abogado razonable por tener que obligar al arbitraje o defender o hacer cumplir la adjudicación. Si surge una disputa o problema relacionado con esta sección o requisito de arbitraje, que incluye pero no se limita a su legalidad, inconsciencia, imparcialidad, redacción, interpretación o aplicabilidad, dicha disputa o problema será únicamente determinado por el árbitro de acuerdo con el procedimiento anterior. Esta sección sobrevivirá a cualquier terminación de la relación abogado-cliente entre el Cliente y CLG.

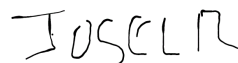
16. POLÍTICA DE CANCELACIÓN: Si el Cliente o CLG rescinde esta relación abogado-cliente por cualquier razón, una porción razonable de la Plano, tarifa fija puede ser reembolsado al Cliente. Sin embargo, el Cliente entiende y acepta que Plano, Cuota fija incluye un no reembolsable Fijo, Suma de cuota global no menos de \$750.00 por el tiempo invertido y los costos incurridos en relación con actividades tales como, entre otros, servicios de apertura de archivos. Tales servicios de apertura de archivos incluyen procesar e ingresar los datos del Cliente en el software de mantenimiento de registros de CLG, y crear, abrir y rastrear el archivo del Cliente.

Siempre que el Cliente o CLG rescinda este Acuerdo antes de completar los servicios legales contemplados a continuación, el Cliente será responsable ante CLG en concepto de suma cuántica sobre la base de \$500.00 por hora por el trabajo realizado por el Abogado Administrador antes de la terminación del Acuerdo, sobre la base de \$ 400.00 por hora por el trabajo que realizó el Abogado Asociado antes de la terminación del Acuerdo, sobre la base de \$ 175.00 por hora para el trabajo que realizó el Asistente Legal antes de la terminación del Acuerdo, y sobre la base de \$ 65.00 por hora por el trabajo que el Administrador del Caso realizó antes de la terminación del Acuerdo.

Firma de CLG



Firma del cliente



17. AUTORIDAD EXCLUSIVA: El Cliente autoriza a CLG a tomar cualquier medida, incluida, entre otras, la investigación, la negociación y el litigio, que, a exclusivo criterio de CLG, se consideran necesarios y apropiados para representar los intereses del Cliente. CLG tiene autoridad plena y exclusiva para determinar la estrategia de negociación o litigio y para llevar a cabo todas las negociaciones o litigios en nombre del Cliente. **El Cliente acepta que CLG es el representante legal del Cliente, y el Cliente no debe contactar al fiscal, negociar en nombre propio o comunicarse con el Juez sin la presencia de un abogado de CLG.**

18. PAGO DE TERCEROS: Cuando el pago por los servicios de CLG provenga de un tercero, CLG mantendrá sus obligaciones éticas y obligaciones de lealtad y confidencialidad con el Cliente mencionado en este Acuerdo. Cuando un tercero haya firmado el Acuerdo en nombre del Cliente, este Acuerdo solo será válido si el Cliente confirma que desea estar representado por CLG.

19. EMPLEO DE PERSONAL: CLG puede, a exclusivo criterio de CLG, emplear y utilizar a un abogado externo o asociado, secretario o asistente legal para representar y trabajar con CLG en relación con la representación del Cliente. El cliente otorga permiso a CLG para designar un abogado como asesor legal y reconoce que dicho abogado puede recibir el pago por sus servicios.

20. RECONOCIMIENTOS DEL CLIENTE: El cliente reconoce haber sido informado con gran detalle de los derechos y responsabilidades del cliente, incluidos, entre otros, los siguientes:

- a. Las cuentas múltiples con una cooperativa de crédito generalmente tienen garantías cruzadas. En otras palabras, estas cuentas están vinculadas y el Cliente entiende que una cuenta no se puede descargar sin descargarlas todas. Por el contrario, el Cliente no puede mantener una cuenta sin mantener todas las cuentas.
- b. Las deudas contraídas con cualquier unidad gubernamental (por ejemplo, multas de estacionamiento, infracciones del código de construcción, sobrepagos de desempleo, impuestos) pueden no ser canceladas. Los costos de la corte y los honorarios de los abogados en los que incurrieron otros abogados para obtener el cobro de las deudas del Cliente también pueden ser no descargables.
- c. Cliente **DEBE** divulgar todos los activos a CLG. El cliente entiende que cualquier deuda no divulgada no puede ser descargada, y el cliente puede seguir siendo responsable del pago de esa deuda. Cliente **DEBE** revele de manera completa y precisa a CLG todos los ingresos de todas las fuentes. Cliente **DEBE** también revela cualquier cambio futuro conocido en los ingresos de todas las fuentes.
- d. El cliente entiende que el tribunal de bancarrotas puede desestimar un caso de bancarrota si el cliente destruye evidencia, miente, omite información relevante, falsifica hechos, tiene o tuvo ingresos suficientes para pagar deudas o una parte del mismo, tiene activos no protegidos, comete fraude, esconde activos u oculta Transacciones financieras.
- e. Toda la información que el Cliente entregue a la corte está sujeta al examen del Fiscal General de los Estados Unidos. La falta de divulgación completa y precisa de todos los activos, pasivos e ingresos del hogar puede dar lugar a multas penales, encarcelamiento o ambos. **EL CLIENTE ATAJA QUE TODOS LOS ACTIVOS, DEUDAS E INGRESOS HAN SIDO RECIBIDOS A CLG.**

- f. Cualquier transferencia o venta fraudulenta de bienes personales en el pasado puede considerarse fraudulenta si dicha transacción no se realizó en condiciones de plena competencia y / o el Cliente no recibió el valor razonable a cambio. El tribunal de quiebras puede anular cualquier venta o transferencia para liquidar dicho activo y distribuir el producto a los acreedores del Cliente.
- g. Algunas deudas pueden sobrevivir a la bancarrota y aún deben pagarse después de que se cierra el caso de bancarrota del Cliente, incluidos, entre otros, anticipos recientes, uso de tarjeta de crédito, deudas derivadas de fraude, deudas en las que el Cliente proporcionó estados financieros falsos para obtener crédito. Cheques NSF y / o deudas que el Cliente omita divulgar.
- h. Las obligaciones de apoyo doméstico son **NO** descargable. El cliente tiene la total responsabilidad de pagar todas las obligaciones de asistencia doméstica. Si alguno de los activos del Cliente está exento de los acreedores y el Cliente adeuda cualquier atrasos en la obligación de sustento interno, el fideicomisario o acreedor puede embargar activos para pagar dichos atrasos. El Cliente entiende que cada persona u organización a la que el Cliente está obligado a pagar cualquier obligación de asistencia doméstica, debe estar incluida en los programas de bancarrota con precisión.
- i. Si el Cliente archiva o convierte a un caso del Capítulo 13, todas las obligaciones de asistencia doméstica deben incluirse en el plan y pagarse en su totalidad. El cliente debe mantenerse al día con todas las obligaciones de asistencia doméstica después de que se presente el caso del Cliente. **Si el cliente no permanece actual sobre las obligaciones de apoyo doméstico, el caso del cliente no será confirmado, puede ser despedido, y / o se puede negarle al cliente el alta. TODAS** tipos de préstamos estudiantiles y sobrepagos de beneficios educativos son **NO** descargable sin mostrar una dificultad excesiva a través de un procedimiento adversario. El cliente tiene **NO** contrató a CLG para presentar un procedimiento adversario para impugnar las obligaciones de préstamos estudiantiles.
- j. Las facturas de servicios públicos son generalmente descargables, pero si el Cliente desea un servicio después de la quiebra con un proveedor de servicios cuya deuda figuraba en la lista de bancarrota, es posible que se le solicite al Cliente que abra una nueva cuenta y pague un depósito considerable por el servicio. El cliente entiende que las cuentas de agua generalmente están protegidas por bienes inmuebles y no son descargables.
- k. Si el Cliente está casado y se declara en bancarrota individualmente, CLG no representa al cónyuge del Cliente. Solo las obligaciones de deuda elegibles del Cliente pueden ser liberadas. Si el Cliente tiene deudas conjuntas con otra persona, esa persona seguirá siendo responsable de sus obligaciones de deuda. Los cosineros son **NO** protegido por el caso de bancarrota del cliente.
- l. La eliminación de gravámenes de una hipoteca junior residencial **NO** está disponible en un caso de bancarrota del Capítulo 7.

21. CAPÍTULO 13 RECONOCIMIENTOS: El cliente debe mantenerse al día con todos los pagos de bienes raíces (hipotecas) y pagar directamente al administrador por todos los pagos mencionados para evitar la ejecución hipotecaria a menos que toda la deuda esté incluida en el plan del Capítulo 13 del Cliente. El cliente debe mantenerse al día en todos los pagos del vehículo y pagar al acreedor directamente por todos los pagos mencionados para evitar la recuperación a menos que la deuda del vehículo esté incluida en el plan del Capítulo 13 del Cliente. El cliente debe mantenerse al día con todos los pagos de impuestos inmobiliarios en todo momento. El cliente debe mantenerse al día con todos los pagos del seguro en todo momento. De lo contrario, se puede perder la protección por bancarrota y se puede desestimar el caso de bancarrota del Cliente.

El fideicomisario y los acreedores del Cliente pueden oponerse al plan del Capítulo 13 del Cliente. Si es así, CLG intentará resolver cualquier objeción, pero al hacerlo probablemente se produzca un ajuste en la cantidad mensual del pago del fiduciario del Cliente o en el plazo del plan del Capítulo 13 del Cliente.

El primer pago del fideicomisario del cliente vence dentro de treinta (30) días a partir de la fecha en que se archiva el caso en forma de giro postal o cheque de caja pagadero al custodio permanente del Capítulo 13 en la cantidad correcta, a menos que se permita otra forma de pago Capítulo 13 fideicomisario. **Si no se hacen los pagos, el fideicomisario puede objetar la confirmación del plan del Capítulo 13 del Cliente o presentar una moción para desestimar el caso del Cliente.** El cliente entiende que el pago mensual del fideicomisario está sujeto a cambios, incluso después de que se haya presentado el caso del cliente, según los hechos del caso del cliente.

22. RENUNCIA DE LA FECHA DE VENTA: Si el Cliente es parte de un procedimiento de ejecución hipotecaria, el Cliente debe informar a CLG de cualquier fecha de venta en dichos procedimientos por escrito de manera inmediata. El no hacerlo es una violación material de este Acuerdo.

23. DECLARACIONES DE IMPUESTOS: El cliente reconoce y representa a CLG que el Cliente está al día en todas las presentaciones de impuestos estatales y federales.

24. FRAUDE: Por la presente, el Cliente le declara a CLG que el Cliente no ha utilizado ningún número de seguro social ni ningún otro número de identificación fiscal perteneciente a otra persona para obtener deudas. El cliente además representa que el cliente no ha usado ningún número de seguridad social inventado o obtenido fraudulentamente o cualquier otro número de identificación fiscal para obtener ninguna deuda.

El cliente ha leído, entiende y acepta estar obligado por los términos de este Acuerdo en su totalidad. Al cliente se le ofreció este mismo Acuerdo en español, pero rechazado El Cliente reconoce que este Acuerdo se ha explicado a la plena satisfacción del Cliente y que el Cliente no tiene preguntas sin respuesta sobre el Acuerdo.

25. TÉRMINOS Y CONDICIONES DEL PORTAL DEL CLIENTE: CLG opera el Portal del Cliente para uso exclusivo de CLG y del Cliente. Al firmar este Acuerdo, el Cliente acepta utilizar el Portal del Cliente y estar sujeto a estos términos y condiciones. CLG puede modificar o descontinuar cualquier aspecto del Portal del Cliente sin previo aviso al Cliente. CLG proporciona acceso de Cliente a un Portal de Cliente para permitir la transferencia electrónica rápida y segura de documentos entre CLG y el Cliente. CLG tiene la discreción exclusiva de decidir a qué documentos e información se puede acceder desde el Portal del Cliente. CLG tiene la intención de proporcionar acceso a comunicaciones, información, acuerdos de liquidación y otra documentación relacionada con el asunto legal del Cliente únicamente. El Cliente acepta notificar a CLG inmediatamente sobre cualquier uso no autorizado de la cuenta del Cliente o cualquier acceso no intencionado a la información de otra persona no relacionada con el asunto legal del Cliente. El uso del nombre de usuario y contraseña de otra persona o cualquier otra información no relacionada con el asunto legal del Cliente está expresamente prohibido.

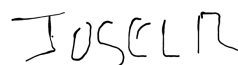
El Cliente acepta que cualquier comunicación, información o documentación entregada al Cliente a través del Portal del Cliente se considera entregada al Cliente a partir de la fecha y hora en que dichas comunicaciones, información o documentación están disponibles para el Cliente a través del Portal del Cliente. El Cliente acuerda acceder regularmente y de manera consistente al Portal del Cliente para revisar cualquier nueva comunicación, información o documentación relacionada con el asunto legal del Cliente. El Cliente acepta y entiende que, en ocasiones, el Portal del Cliente puede no estar disponible debido a actualizaciones o actualizaciones periódicas programadas.

Declaro que he leído, entiendo y acepto quedar obligado por los términos de este Acuerdo en su totalidad. Me ofrecieron este mismo Acuerdo en español, pero lo rechacé. También se me ofreció la oportunidad de que un abogado de mi elección que no esté afiliado a CLG revise este documento, pero lo rechacé. Reconozco que este Acuerdo se ha explicado a mi entera satisfacción y que no tengo preguntas sin respuesta sobre el Acuerdo.

Firma de CLG



Firma del cliente



LISTA DE DOCUMENTOS

___ Las declaraciones de impuestos del último dos años (si se archiva el Capítulo 7)

___ Las declaraciones de impuestos del últimos cuatro años (si se presenta el Capítulo 13)

___ Certificado de Consejería de Crédito

Es posible que las siguientes deudas no aparezcan en un informe de crédito y se debe presentar un comprobante de cada deuda a CLG (si corresponde)

___ Préstamos de día de pago o préstamo de título

___ Deudas del gobierno (por ejemplo, impuestos, multas de estacionamiento, violaciones de ordenanzas, etc.)

___ Deudas médicas

**United States Bankruptcy Court
Northern District of Illinois**

In re **Jose Ramirez**
Debtor(s)

Case No. _____
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **9**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **July 24, 2020**

/s/ Jose Ramirez
Jose Ramirez
Signature of Debtor

Comenity Bkl/Ulta
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218

Credit Collection Services
Attn: Bankruptcy
Po Box 773
Needham, MA 02494

Lendify Financial LLC
333 Bush Street, Ste 1700
San Francisco, CA 94104

Macy's

Nationwide Cac Llc
10255 W Higgins Rd
Rosemont, IL 60018

Nationwide Loans Llc
10255 W Higgins Rd
Rosemont, IL 60018

nicor gas

OneMain Financial
Attn: Bankruptcy
Po Box 3251
Evansville, IN 47731

Portfolio Recovery
Attn: Bankruptcy
120 Corporate Blvd
Norfolk, VA 23502